
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Smith et al.

Attorney Docket No.: VISAP076

Application No.: 10/633,020

Examiner: COLAN, Giovanna B.

Filed: July 31, 2003

Group: 2162

Title: SMART CARD PERSONALIZATION
ASSISTANCE TOOL

CERTIFICATE OF EFS-WEB TRANSMISSION

I hereby certify that this correspondence is being transmitted electronically through EFS-WEB to the Commissioner for Patents, P.O. Box 1450 Alexandria, VA 22313-1450 on October 29, 2007.

Signed: Ann Lowe Type Signature Here /Ann Lowe/

REPLY E

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated August 28, 2007, a response to which is due October 29, 2007, since the 28th was a Sunday, please consider the following remarks:

Amendments to the Claims are reflected in the listing of claims which begin on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.